

**2017 College Savings Mississippi
5/29 Baby
OFFICIAL RULES**

PROMOTION DESCRIPTION: The Mississippi Affordable College Savings (MACS) program has partnered with participating hospitals to offer the 529 Baby Promotion (the "Promotion") to award the first baby born at or after 5:29 a.m. and the first baby born at or after 5:29 p.m. at a participating hospital on Monday, May 29, 2017 \$529 towards a MACS account.

PROMOTION SPONSOR AND ADMINISTRATOR: College Savings Mississippi, a division of the Office of the Mississippi State Treasurer is the "Promotion Sponsor and Administrator" and is located at 501 North West Street, Suite 1101, Jackson, MS 39201; 601-359-5255. Promotion Sponsor and Administrator, together with TIAA-CREF are referred herein as "Promotion Entities." TIAA-CREF Tuition Financing, Inc. (TFI), Program Manager for the MACS program, is located at 4625 Lindell Blvd., Suite 501, St. Louis, MO 63108; 888-842-0162.

ELIGIBILITY: Promotion is open only to mothers, at least eighteen (18) years of age or older, who give birth at participating hospitals on May 29, 2017. Employees, directors, officers, trustees and agents, and their respective immediate families (spouses and siblings, parents and children and their spouses) and household members of TIAA-CREF Tuition Financing, Inc.; TIAA-CREF Individual & Institutional Services, LLC; TIAA-CREF Personal Investors Services, Inc.; Teachers Insurance and Annuity Association (TIAA) and its affiliates, their respective parent companies, affiliates, subsidiaries, owners, divisions, advertising and promotion agencies, the Mississippi Office of the State Treasurer and participating hospitals are not eligible. Void where prohibited.

WINNER SELECTION/VERIFICATION: The first baby at a participating hospital born at or after and closest to 5:29 a.m. and the first baby born at or after and closest to 5:29 p.m. on Monday, May 29, 2017, will be awarded \$529 towards a MACS account. Winners will be required to complete, execute, and return by December 31, 2017 an Affidavit of Eligibility, Liability/Publicity Release and a HIPAA compliant authorization form for release of information or the prize will be forfeited.

PRIZES / APPROXIMATE RETAIL VALUE (ARV): Two (2) prizes of \$529.00 will be awarded to the winners of the Promotion. The prize will be in the form of a MACS Account for the benefit of the designated newborn. If the first baby born on May 29, 2017 either at 5:29 a.m. or 5:29 p.m. is a twin or other multiple birth, \$529 will be awarded to each newborn in the form of a MACS Account for each newborn. If two newborns are born at the exact same time at a participating hospital at either 5:29 a.m. or 5:29 p.m. the MACS program will award \$529 in the form of a MACS Account to each of the designated newborns. The appropriate contract purchaser according to the MACS rules and regulations will be listed as the owner of the account and will be required to fill out the necessary paperwork in order to claim the prize.

AGREEMENT TO THE OFFICIAL RULES: Promotional winners unconditionally agree to and accept these Official Rules and the decisions of the Sponsor which are final and binding in all matters related to the Promotion.

GENERAL PRIZE RESTRICTIONS: Winners will be responsible for all taxes (federal, state, local and/or income) and all expenses not listed but incurred as a result of acceptance and use of prize. No transfer or substitution of prize permitted, except by Sponsor who reserves the right to substitute prize, in whole or in part, for one of comparable or greater value due to unavailability as solely determined by Sponsor. The winners will be required to provide their Social Security number for tax reporting purposes. Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the value of all prizes.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Promotion, each Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor and Administrator, which are final and binding in all matters related to the Promotion.

RELEASE: By participating, Entrants and their parents or legal guardians agree to release and hold harmless the Promotion Entities, and their respective trustees, directors, officers, agents, affiliates and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the Promotion, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All entries become the property of the Sponsor and will not be acknowledged nor returned under any circumstances. Upon request of Sponsor, Entrant will provide an Affidavit of Eligibility, Publicity Release and MACS application as required above. The winners will grant to Sponsor and its designees the right, except where prohibited by law, to use their and their child's name, age, grade, likenesses, pictures, addresses (cities and states), voices, biographical information and/or written or oral statements, for advertising, promotional and online voting purposes in promoting the Sponsor, its products, Websites and/or this Promotion or succeeding Promotion, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Entries not complying with all rules are subject to disqualification.

WINNER/RULES: For the name of the winners and/or a copy of these Official Rules, mail a stamped, self-addressed envelope to: College Savings Mississippi Savings 529 Baby, PO Box 120, Jackson, MS 39205. Specify "Winner's List" or "Official Rules" on request.

Limitations: Promotion Entities are not responsible for any:

- Lost, late, damaged, incomplete, illegible, misdirected, undeliverable or postage due mail;
- Email, network, electronic, software, equipment, service, processing, accessibility or other errors, failures or issues;
- Unauthorized access, tampering, hacking, theft or destructions; or
- Other technical or human error related to the Promotion or the execution or administration of the Promotion.

Violations: Sponsor may, in its sole determination, disqualify anyone it believes has not complied with the Rules, may be tampering or acting in a non-sportsmanlike, disruptive, abusive, harassing or threatening manner.

Changes: Sponsor may, in its sole determination, cancel or modify any aspect of the Promotion or Rules for any reason which the Sponsor, in its sole opinion, deems affects the Promotion or the execution or administration of the Promotion (whether tampering, technical, or human error, application of new or existing laws/regulations or other issues).

Consider the investment objectives, risks, charges and expenses before investing in a MACS or MPACT Plan. Please visit www.treasurerlynnfitch.com for Disclosure Booklets and to find out more information about MACS and MPACT. Read it carefully. Investments in the MACS plan are neither insured nor guaranteed and there is the risk of investment loss.